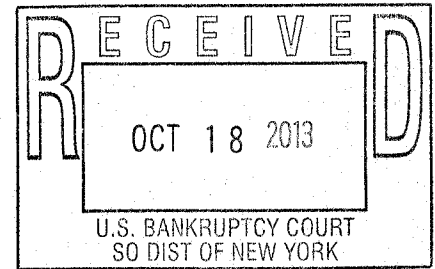


BECKY A. SPENCE



October 15, 2013

Becky Spence vs. Homecomings Financial LLC

RE: RESIDENTIAL CAPITAL, LLC, et al., Debtors Case # 12-12020 (MG)
UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK
Claim # 3835

To:

The Clerk of the Court;
UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK
Case # 12-12020 (MG) RESIDENTIAL CAPITAL, LLC, et al., Claim # 3835

At this time I am representing my self, pro se with this suit and I am also currently in chapter 11 in
UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI

I am submitting the following information and documentation in case# 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, et al., Claim # 3835

The following properties were owned by myself, Becky Spence, and serviced by Homecomings
Financial LLC and Foreclosed on as listed below:

Address	Foreclosure Date
3877 S. Homewood, Springfield, MO 65807	6-11-2008
3864 S. Cottage, Springfield, MO 65807	6-11-2008
3870 S. Cottage, Springfield, MO 65807	6-11-2008
2770 W. LaSalle, Springfield, MO 65807	6-11-2008
3871 S. Cottage, Springfield, MO 65807	6-11-2008
1061 E. Gaslight, Springfield, MO 65807	7-25-2008
1413 W. Glenwood, Springfield, MO 65807	7-25-2008

For over 30 years I have made my living by building, new construction, rehab and remodeling homes
and retaining them for rentals. The above represents a part of my entire real estate portfolio.

1. Homecomings Representatives interfered with contractual agreements:

In the spring of 2008 Homecomings representatives went to each door of the above listed properties and talked to each tenant, telling them that the property was going to be foreclosed on and "stating do not pay your rent and vacate the property". The property management office was overwhelmed by the number of calls from tenants.

*See letter from tenant on 3864 S. Cottage

*Notarized, Sworn Statements are included from:

1. Independent Leasing Agent & Property Management Representative
2. Property Management Representative

Both were involved, along with myself, in dealing with the tenants. The tenants stopped paying their rent and started calling the property management office. The above are included in the support documents.

2. The properties were advertised by Homecomings as "Pre-Foreclosure Sales"

I was in contact with Homecomings and South & Associates its attorneys, for foreclosure cancellations and Homecomings was advertising my homes for sale when the homes had not even been foreclosed upon. See the computer printing for homes and advertised prices by Realty Trac.com. I received this "Pre-Foreclosure Sales" information from a call which was made to Elite Property Management Company by someone calling in. They saw the advertisement and called Elite Properties Management to inquire for more information.

3. Improper Communications Between Homecomings and its Attorneys South & Associates:

Improper communications between Homecomings and its attorneys South & Associates resulted in foreclosures that should of never happened.

Payment was to be made to Homecomings from myself from funds I received for work completed from Elegant Homes & Design of The Ozarks LLC. Elegant Homes & Design of The Ozarks LLC was late in their payment to me and issued letters in which I faxed to Homecomings. Homecomings received the letters and stated they would cancel the foreclosures scheduled in June 2008. Homecomings neglected to contact its attorneys South & Associates who did proceed with the sale. I contacted South & Associates who stated they had not heard from Homecomings and did proceed with the sale. When I contacted Homecomings again the employee stated that all sales were canceled for June 2008.

I communicated with those persons listed below concerning canceling the foreclosure dates so payments could be made.

South & Associates: Jessica 913-663-7600 ext 236

Homecomings Representatives I communicated with:

- * Mary Taylor 215-734-5379, 866-340-3177 fax
- * Loss Mitigation 1-800-799-9250 #5 ext 874-3285 1-913-663-7600
- * Gwen Hill 214-874-6218, 214-874-2992, 866-780-2361, 1-800-211-3561 Fax
- * Kelley 1-800-211-3561 Fax
- * Damion (Gwen Hill's supervisor) 214-874-6218, 866-502-6745 Fax
- * Recovery 800-850-4622 #5 ext. 7348543, 800-799-9250 #5 ext. 2937859
- * Customer Service 215-734-5379
- * Messages through new trac and call communications.

In trying to communicate with Homecomings I found it **EXTREMELY DIFFICULT TO GET TO THE RIGHT PERSON even when you have their direct number !**

Homecomings faxed reinstatement quotes that were valid to a certain date.

Note:

3871 S. Cottage Reinstatement Quote Valid to 5 p.m. on Tuesday, June 17, 2008
Foreclosure Date on this property: June 11, 2008

They foreclosed on this property before the Quote Date Expired !!!
Which again demonstrates miscommunication between Homecomings and its attorneys
South & Associates.

Below is a list of properties by address with foreclosure dates that Homecomings stated would be canceled:

Address	Reinstatement Quote Date	Foreclosure Date
3871 S. Homewood	6-17-2008	6-11-2008
3877 S. Homewood	6-10-2008	6-11-2008
3864 S. Cottage	6-10-2008	6-11-2008
3870 S. Cottage	6-10-2008	6-11-2008
2770 W. LaSalle	6-10-2008	6-11-2008
3871 S. Cottage	6-10-2008	6-11-2008
1061 E. Gaslight	6-9-2008	rescheduled
1413 W. Glenwood	6-11-2008	rescheduled

Notice Homecomings did reschedule two (2) of the scheduled eight (8) foreclosure all eight were to be canceled not just rescheduled.

4. Correspondence with Homecomings and their attorneys, South & Associates:

In communications, calls, faxing documents etc. with and to Homecomings, they were to cancel the above foreclosure dates as payment from Elegant Homes & Design of The Ozarks LLC was to be received and payment made in full to Homecomings. Letters, checks etc. were faxed to Homecomings for verification and the foreclosure dates were to be canceled. Homecomings received the documents requested as listed below but never communicated to South & Associates their attorneys to cancel all foreclosures scheduled in June 2008.

Documents faxed to Homecomings are included in the support documents:

- * Elegant Homes Letter dated May 9, 2008
- * Elegant Homes Letter dated June 2, 2008
- * Elegant Homes Letter dated June 9, 2008
- * RAC (Elegant Homes and Design of The Ozarks LLC) check dated June 23, 2008
- * Bank Midwest (my bank) hold on funds dated 7-1-2008

These properties should never have been foreclosed on as per conversations I had with Homecomings. Homecomings did send reinstatement quotes on two properties, but did not send the others and never communicated with South & Associates concerning the foreclosure cancellations. When communicating with South & Associates, South & Associates stated they never heard from Homecomings so they continued with the sale.

Notarized, sworn statements from Elite Property Management representatives who also have agreed to testified if necessary are included in the support documentation.

Lack of improper communications between Homecomings and South & Associates resulted in foreclosures that should have never happened.

4. Letters from Improper Servicing:

Most of the letters (although not all) are concerning 1061 E. Gaslight, Springfield, MO which was foreclosed on July 25, 2008. Also the mortgage account number and dollar amount is different from my original note. These letters are also included in the support documents.

- * 11-01-07 Deed of Trust (I do not know why they sent this to me).
- *04-25-08 Pay off Statement for George Travers (they faxed to me the wrong item?)
- *05-20-08 Pay off Statement for George Travers (they got it wrong again ?)
- *06-18-08 Homecomings shout payoff packet (this short sale doc was faxed after most of the properties were foreclosed on).
- *01-20-09 Final Notice to Becky Spence for Mortgage Protection
- *06-10-09 Homecomings notifying that servicing will be assigned to GMAC Mortgage
- *01-14-10 GMAC Mortgage Payment Book for 2010
- *GMAC Mortgage notice that GMAC has discontinued the payment coupon book and will now be sending monthly statements.
- *GMAC Privacy Information
- *July 30, 2012 Annual Privacy Notice
- *Jan 07, 2013 GMAC Mortgage Account Statement for 1061 E. Gaslight, Springfield, MO
- * Feb 06, 2013 GMAC notice of servicing transfer to Ocwen Loan Servicing, LLC
- *Feb 16, 2013 Ocwen servicing announcement
- *Feb 18, 2013 Mortgage Account Statement
- *July 18, 2013 Mortgage Account Statement
- *GMAC Annual Privacy Notice

Letter from GMAC referencing account # 0810033739; Annual Privacy Notice from GMAC

This information is a brief account of wrongful servicing acts by Homecomings which resulted in my financial ruin from which I am still trying to recover. The gross negligent servicing acts started a downward spiral resulting in my immediate loss of real property. It is one thing to calculate the loss in the Real Estate, but it is very hard to place a dollar value on your name and good credit which was damaged by Homecomings acts. Before this situation I had a great credit score. I could go to any bank and borrow funds to build another house, rental or apartments but now my credit is horrible and my good name is lost.

Support Documents Included:

Letter from tenants on 3864 S. Cottage
Notarized Sworn Statement from Property Management Representative, Shirley Sneed
Notarized Sworn Statement from Property Management Representative, Sandy Reagan.
Realty Trac.com web advertising pre-foreclosures
Letter from Elegant Homes LLC dated May 09, 2008
Letter from Elegant Homes LLC dated June 2, 2008
Letter from Elegant Homes LLC dated June 9, 2008
Check # 1067 from Rac Improvements, LLC payment of \$ 100,000.00
Bank Midwest Notice of Delayed Availability

Reinstatement Quote 3871 S. Cottage Ave valid through June 17, 2008
Reinstatement Quote 1061 E. Gaslight Dr valid through June 09, 2008
Reinstatement Quote 3870 S. Cottage Ave valid through June 10, 2008
Reinstatement Quote 2770 W. LaSalle St valid through June 10, 2008
Reinstatement Quote 3864 S. Cottage Ave valid through June 10, 2008
Reinstatement Quote 3877 S. Homewood Ave valid through June 10, 2008
Reinstatement Quote 1413 W. Glenwood St valid through June 11-1-2007
DEED OF TRUST doc
5-2052008 George Travers Payoff Statement
4-25-2008 George Travers Payoff Statement
6-18, 2008 Homecomings Short Sale Pay Off
Final Notice to Becky Spence: Mortgage Protection
6-10-09 Homecomings assignment or transfer to GMAC Mortgage
1-14-2010 Mortgage payment book
05-17-2011 GMAC Letter
GMAC Privacy Information
07-30-2012 GMAC Annual Privacy Notice
01-01-2013 GMAC Mortgage Account Statement
02-06-2013 GMAC letter stating the servicing is going to Ocwen Loan Servicing, LLC
02-16-2013 Ocwen servicing letter
02-18-2013 Ocwen Mortgage Account Statement
07-18-2013 Ocwen Mortgage Account Statement
GMAC Privacy Notice

Thank you,



Becky A. Spence
P.O. Box 10634
Springfield, MO 65808

417-889-7733 office
417-889-7755 fax
becky@417elite.com

To Whom It May Concern:

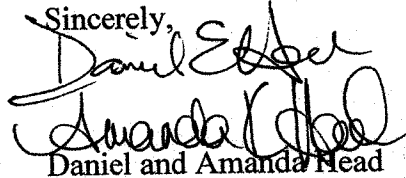
I have enclosed a check covering the first 7 days of May due to the information regarding a foreclosure on the property that we are renting at 3864 S. Cottage Ave. We have been told by the attorneys and the certified letter that the home would be auctioned on May 7th. We have been advised by an attorney that we should either pay nothing because we are probably just going to lose that money anyway, or we could pay 7 days of the May rent in order to cover ourselves. We have chosen to pay the first 7 days in good faith that someone will contact us. This great lack of communication is unprofessional and quite stressful.

We only wanted to move in to this house, have the things fixed that were messed up, and pay our rent. We had no idea that it would be so difficult to contact a landlord. I want to thank Shirley for being as helpful as possible as we know that this is not her fault.

If someone could please call and let us know that the house is not in foreclosure we would be more than happy to pay the rest of the rent that we owe.

Also, the roof is still not fixed therefore we still have several leaks, and apparently we do have a grounding rod but there is still something wrong with the electricity throughout the house. I have repeatedly tried to get these issues taken care of and they have yet to be fixed. However, now we have been told that the screens would be fixed soon. If these things are being dealt with, we would appreciate some sort of response.

Thank you for your time and I will hope for some sort of correspondence regarding these matters.

Sincerely,

Daniel and Amanda Head

417-379-9552 Amanda
417-569-5377 Daniel

#197.61

Sworn Statement

October 16, 2013

To whom it may concern:

My name is Shirley Sneed. I am a retired pastor's wife and I supplement my income by working for Elite Properties Management Company.

In the spring of 2008 while working for the company, some of the tenants started calling me, saying that a man had come to their door stating that he was a representative of the mortgage company and that the property was to be foreclosed on. He told the tenants not to pay any more rent to Elite Properties. He also advised the tenants to move out immediately because the property would be taken over and sold. This was very upsetting to the tenants because they did not have a place to move. I received calls from the tenants living in the following properties:

3882 South Homewood, Springfield, Mo. 65807
3864 South Cottage, Springfield, Mo. 65807
3870 South Cottage, Springfield, Mo. 65807
2770 West Lasalle, Springfield, Mo. 65807
3871 South Cottage, Springfield, Mo. 65807
1061 East Gaslight, Springfield, Mo. 65810
1413 West Glenstone, Springfield, Mo. 65804

The tenants were upset and I received several phone calls. I did the best I could to explain things to the tenants and calm them down. Some were still very angry especially the ones at 3864 South Cottage. They called me multiple times. I do not understand why Homecomings said they were going to cancel the foreclosure sales and send reinstatement quotes and then not follow through.

Mrs. Spence is very good about taking care of things for the tenants. The properties she owns are very well kept.

Shirley Sneed
Shirley Sneed

10/17/13
Date

Sworn and subscribed before me, a notary public, under penalty of perjury on the 17th day of October, 2013 by Shirley Sneed who provided personal identification.

Tosha D. Stegall
Notary Public

10/17/13
Date



TOSHA D. STEGALL
My Commission Expires
December 8, 2015
Greene County
Commission #11277062

Sworn Statement

October 16, 2013

My name is Sandy Reagan. I am self employed. In 2008 I worked in the office for Elite Properties. Becky Spence and I were in the office and she was on the phone with Homecomings Mortgage Company. The phone was on speaker phone while she was talking to Homecomings. At first I found this annoying because it bothered me as I was trying to work, because it took forever for her to get through to the right person. However, I did hear the conversations in which a Homecomings employee said that Homecomings was to cancel the foreclosure sales and send updated reinstatement quotes.

I was also responsible for faxing the information and documentation to Homecomings. Having the knowledge that Homecomings was canceling the foreclosures enabled us to reassure the tenants. The office had received numerous phone calls from tenants that were very upset, stating that a Homecomings representative had visited them at their homes, informing them that the properties were going to be foreclosed on, that they were to not pay rent, and had to vacate immediately.

I know these properties had not been foreclosed on at this time because part of my job was to schedule maintenance for the properties. I had secured a contractor to repair the roof on the property at 3864 South Cottage. Ms. Spence would not have invested money into properties that she no longer owned. Homecomings Mortgage did not send the reinstatement quotes as promised and proceeded with the foreclosure sales.

Sandy R. Reagan
Sandy R. Reagan

10/17/13
Date

Sworn and subscribed before me, a notary public, under penalty of perjury on the 17th day of October, 2013 by Sandy Reagan who provided personal identification.

Tosha D. Stegall
Notary Public

10/17/13
Date



TOSHA D. STEGALL
My Commission Expires
December 8, 2015
Greene County
Commission #11277062





Home > MO > Greene County

Search Results in 65804 Refine Your Search











979 Properties match your search. View Unmatched Search Records

[VIEW MAP](#)

Pre-Foreclosure 7 Properties **Auction** 71 Properties **Bank-Owned** 599 Properties **Govt Owned** 2 Properties **FSBO** 23 Properties **Resale Homes** 277 Properties **MLS Listings**

Advanced Sort		Sort By	Entered On	Descending	Display	10 Properties	RE-SORT	
Select to Print	Address/City/State/Zip		▼ Entered On	Beds	Baths	Amount		
<input type="checkbox"/>	 1465 S Oakmont Ave Springfield, MO 65809		12/21/2007	4	2	\$184,900.00	Map It	MAKE OFFER
<input type="checkbox"/>	 2908 W Latoka St Springfield, MO 65807		6/6/2008	2	1	\$43,900.00	Map It	MAKE OFFER
<input type="checkbox"/>	 1033 E Scott St Springfield, MO 65802		6/6/2008	3	1	\$69,900.00	Map It	MAKE OFFER
<input type="checkbox"/>	 1407 W Glenwood St Springfield, MO 65807		5/30/2008	3	1	\$89,900.00	Map It	Get Details

Featured Properties Learn More

 Pre-Foreclosure \$72,800 3 Bd, 2 Ba Map It 1413 W Glenwood St	 Pre-Foreclosure \$94,400 4 Bd, 2 Ba Map It 220 N Burton Ave	 Pre-Foreclosure \$149,409 3 Bd, 3 Ba Map It 4895 S Buckingham Ln	 Pre-Foreclosure \$285,500 4 Bd, 3 Ba Map It 1061 E Gaslight Dr			
 B 1115 N Drury Ave Springfield, MO 65802	4/18/2008	3	2	\$68,900.00	Map It	Get Details
 B 2727 E Cragmont St Springfield, MO 65804	6/5/2008	3	2	\$106,556.00	Map It	Get Details
 B 1222 E Highpoint St Springfield, MO 65804	6/5/2008	5	3	\$115,100.00	Map It	Get Details
 B 1700 E Grand St Springfield, MO 65804	6/2/2008	2	1	\$89,500.00	Map It	Get Details
 B 2844 E Cherry Bark Ln Springfield, MO 65804	5/29/2008	NA	NA	\$297,500.00	Map It	Get Details
 B 2949 E Rocklyn Rd Springfield, MO 65804	5/21/2008	3	2	\$126,113.00	Map It	Get Details

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Report Type

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☐ Property Detail

Report Method

- ☐ Print
☐ Download

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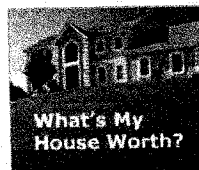
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Sq. Feet

Zip Code

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- How do I use the Generate a Report option to download property data?
- What are the subscription rates for downloading property data?

Local Real Estate Specialist



Shawn Milligan

I am available locally to assist you in purchasing a foreclosure property or another property best suited to your needs. Buying or selling, I am here to act as your local real estate specialist.

[Contact](#)

Local Mortgage Specialist

Get FAST and FREE Mortgage quotes from RealtyTrac Mortgage Services.



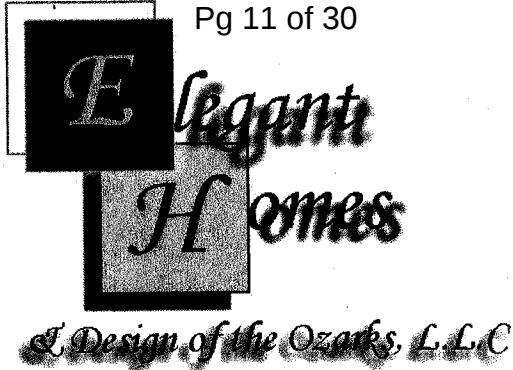
Loan type

Zip Code

[Get Quotes](#)

Advertisement

Advertisement



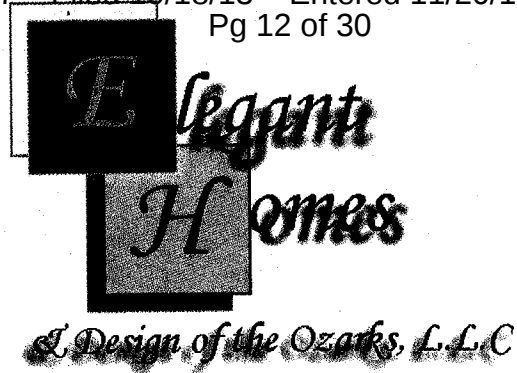
May 09, 2008

To Whom It May Concern:

Becky Spence of Elite Properties will receive funds, for services rendered, in the amount (\$100K) one hundred thousand dollars. These funds will be dispersed on or before May 16th, 2008.

Any questions or concerns may be addressed to JD Harmon of Elegant Homes & Design.

Signed,
JD Harmon
CFO and COO
Elegant Homes and Design
417-773-7717 cell



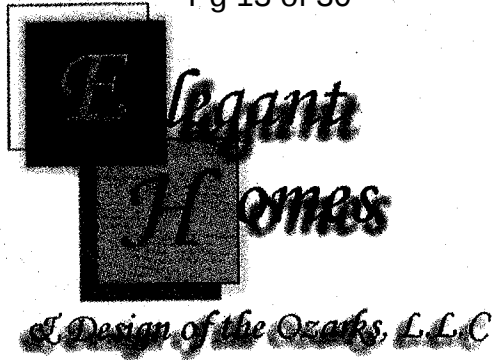
June 2, 2008,

Re; Invoice # 2008513246

Attn. Becky Spence of Elite Properties;

Please be advised that payment for the above invoice has been accepted and approved. Unfortunately, we were not able to issue you a check for this invoice in the time frame you requested. We will however, pay this invoice within the current pay cycle. This payment will be mailed to the address on file on June 6th, 2008. I regret any inconvenience this may have caused. Please feel free to contact me directly should you have any questions or concerns. My direct line is 417-773-7717.

Signed,
JD Harmon
CFO and COO
Elegant Homes and Design of the Ozarks, LLC



June 9, 2008

Re; Check # 3165

Attn; Becky Spence of Elite Properties,

The check number (3165) for the amount of (\$100,000.00) One Hundred Thousand Dollars, has been issued today. The same referenced check will be mailed to the address on file no later than tomorrow June 10, 2008.

Again, I apologize for any inconvenience this delay may have caused.

Sincerely,


JB Harmon

CFO and COO

Elegant Homes and Design of the Ozarks, LLC

RAC IMPROVEMENTS, LLC Pg 14 of 30


417-763-0551
1315 W. COLLEGE ST.
SPRINGFIELD, MO 65806-1607

DATE 11/23/08

4-3/810 MO
6175

PAY
TO THE
ORDER OF

BECKY SPENCE - FLEET PROPERTIES \$ 100,000⁰⁰

ONE HUNDRED THOUSAND DOLLARS EVEN DOLLARS  Security Features Details on Back

Bank of America



ACH R/T 081000032

FOR

Invoice #2008513246

A J Harman





NOTICE OF DELAYED AVAILABILITY

Banking Office: Springfield

We have placed a hold on all or a portion of your deposit as described on this notice. Please call your Banking Office if you have any questions.

To: ELITE PROPERTIES
4339 MISTY WOODS
SPRINGFIELD, MO 65809

() Client given notice at time of deposit

() Notice mailed to Client

Date: _____

() Client notified by Phone

Date: _____

Phone Number: _____

Name of person contacted: _____

The first \$100 of the day's total deposits(s) must be made available by the next business day unless this is an exception hold.

Date of Deposit	Account Number	
7/1/2008	3504001281	
REASON	AMOUNT(S) HELD	AVAIL ON
5	\$ 100,000.00	7/17/2008

THE REASON FOR THE HOLD IS:

1. Statutory hold period while check(s) clear.
2. Your account has been open for 30 days or less.
3. At least one of the checks you deposited has been returned unpaid and is being redeposited.
4. You have repeatedly overdrawn your account in the last six months.
5. The check(s) you deposited exceed \$5000.
6. An emergency, such as failure of computer equipment has occurred.
7. We believe that the item(s) you deposited will not be paid for the following reason:
 - a. We received notice that the check is being returned unpaid.
 - b. Some information on the check is not consistent with other information on it.
 - c. The check is post dated or has a stale date.
 - d. Information from the paying bank indicates the check may not be paid.
 - e. There are erasures or other apparent alterations on the check.
 - f. We have confidential information that indicates that the check may not be paid.

If you did not receive this notice at the time you made the deposit and the check you deposited is paid, we will refund you any fees for overdraft or returned checks that result solely from the additional delay that we are imposing. To obtain a refund of such fees, contact your banking office.

PREPARED BY	APPROVED BY	ENTERED ON
JENNIFER JACOB		7/1/2008 12:46:13 PM

Reinstatement Quote

Valid only through 5pm on: Tuesday, June 17, 2008

Servicer: HomeComings Financial, LLC (TX)
Loan No: 7428202972
Casefile No: 85633
Current Owner: Becky Ann Spence
Property Address: 3871 S. Cottage Avenue, Springfield, MO 65808

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913-663-7600
Fax: 913-663-7899

Description	Amount	Subtotal
Property Inspection/Maintenance	\$60.00	
Billed/unpaid atty fees/costs	\$250.00	
NSF Charges	\$40.00	
Late Payments	\$7,170.93	
Late Charges	\$690.43	
BPO/Appraisal	\$195.00	
Subtotal of Servicing Items		\$8,406.36
Atty Fee (Final Foreclosure)	\$650.00	
Subtotal of Fees		\$650.00
Title Commitment	\$250.00	
Recording Fee (Appointment)	\$27.00	
Pub. (Notice of Trustee's Sale)	\$550.00	
Cert Mail - Regular	\$46.44	
Subtotal of Costs		\$873.44
Grand Total:		\$9,929.80

Please refer to page 1 for specific payment instructions.

The Law Firm is a debt collector as defined by the Fair Debt Collection Practices Act. The Law Firm is attempting to collect a debt and any information obtained by the Law Firm will be used for that purpose.

Tuesday, May 20, 2008

Ms. Spence (fax #417-889-7755)

Becky Ann Spence
3871 S. Cottage Avenue

Springfield, MO 65808

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913 663-7600
Fax: 913-663-7899

Re:

Owner: Becky Ann Spence
Property Address: 3871 S. Cottage Avenue, Springfield, MO 65808
Loan Servicer: HomeComings Financial, LLC (TX)
Loan No.: 7428202972
File No.: 85633

Dear Becky Ann Spence:

Attached to this letter is an accounting for the amount needed to Reinstate the above referenced mortgage loan through Tuesday, June 17, 2008. Please make certified funds payable to South & Associates, P.C., for the Amount Due stated on Page 2.

Please note that these figures are for the borrower's convenience and we reserve the right to adjust the amount due if they are incorrect for any reason. Funds must be delivered to this office in certified funds (i.e. cashier's check or money order). You must contact this office prior to delivering funds to this office to verify that the amounts stated are still accurate. Once verification has been completed, all payment must be made according to the terms and manner stated in this transmittal.

Sincerely,

Loss Mitigation

THE LAW FIRM OF SOUTH & ASSOCIATES, P.C., A DEBT COLLECTOR, IS ATTEMPTING TO COLLECT A DEBT AS DEFINED BY THE FAIR DEBT COLLECTION PRACTICES ACT AND ANY INFORMATION OBTAINED BY THE LAW FIRM WILL BE USED FOR THAT PURPOSE.

Reinstatement Quote

Valid only through 5pm on: Monday, June 09, 2008

Servicer: HomeComings Financial, LLC (TX)
Loan No: 7471214452
Casefile No: 86817
Current Owner: Becky Ann Spence
Property Address: 1061 E. Gaslight Drive, Springfield, MO 65810

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913-663-7600
Fax: 913-663-7899

Description	Amount	Subtotal
Property Inspection/Maintenance	\$85.50	
NSF Charges	\$20.00	
Late Payments	\$8,475.80	
Late Charges	\$1,440.78	
BPO/Appraisal	\$110.00	
Subtotal of Servicing Items		\$10,132.08
Atty Fee (Final Foreclosure)	\$650.00	
Subtotal of Fees		\$650.00
Title Commitment	\$250.00	
Recording Fee (Appointment)	\$37.00	
Pub. (Notice of Trustee's Sale	\$500.00	
Cert Mail - Regular	\$21.08	
Subtotal of Costs		\$808.08
Grand Total:		\$11,590.16

Please refer to page 1 for specific payment instructions.

The Law Firm is a debt collector as defined by the Fair Debt Collection Practices Act. The Law Firm is attempting to collect a debt and any information obtained by the Law Firm will be used for that purpose.

Thursday, May 22, 2008

417-889-7755

Becky Ann Spence
1061 E. Gaslight Drive
Springfield, MO 65810

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913 663-7600
Fax: 913-663-7899

Re:

Owner: Becky Ann Spence
Property Address: 1061 E. Gaslight Drive, Springfield, MO 65810
Loan Servicer: HomeComings Financial, LLC (TX)
Loan No.: 7471214452
File No.: 86817

Dear Becky Ann Spence:

Attached to this letter is an accounting for the amount needed to Reinstate the above referenced mortgage loan through Monday, June 09, 2008. Please make certified funds payable to South & Associates, P.C., for the Amount Due stated on Page 2.

Please note that these figures are for the borrower's convenience and we reserve the right to adjust the amount due if they are incorrect for any reason. Funds must be delivered to this office in certified funds (i.e, cashier's check or money order). You must contact this office prior to delivering funds to this office to verify that the amounts stated are still accurate. Once verification has been completed, all payment must be made according to the terms and manner stated in this transmittal.

Sincerely,

Loss Mitigation

THE LAW FIRM OF SOUTH & ASSOCIATES, P.C., A DEBT COLLECTOR, IS ATTEMPTING TO COLLECT A DEBT AS DEFINED BY THE FAIR DEBT COLLECTION PRACTICES ACT AND ANY INFORMATION OBTAINED BY THE LAW FIRM WILL BE USED FOR THAT PURPOSE.

Reinstatement Quote

Valid only through 5pm on: Tuesday, June 10, 2008

Servicer: HomeComings Financial, LLC (TX)
Loan No: 7428200935
Casefile No: 85163
Current Owner: Becky Ann Spence
Property Address: 3870 S. Cottage Avenue, Springfield, MO 65808

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913-663-7600
Fax: 913-663-7899

Description	Amount	Subtotal
Property Inspection/Maintenance	\$60.00	
Billed/paid atty fees/costs	\$100.00	
Billed/unpaid atty fees/costs	\$250.00	
NSF Charges	\$40.00	
Late Payments	\$7,083.21	
Late Charges	\$645.92	
BPO/Appraisal	\$195.00	
Subtotal of Servicing Items		\$8,374.13
Atty Fee (Final Foreclosure)	\$650.00	
Subtotal of Fees		\$650.00
Title Commitment	\$250.00	
Recording Fee (Appointment)	\$27.00	
Pub. (Notice of Trustee's Sale)	\$550.00	
Cert Mail - Regular	\$41.28	
Subtotal of Costs		\$868.28
Grand Total:		\$9,892.41

Please refer to page 1 for specific payment instructions.

The Law Firm is a debt collector as defined by the Fair Debt Collection Practices Act. The Law Firm is attempting to collect a debt and any information obtained by the Law Firm will be used for that purpose.

Tuesday, May 20, 2008

417-889-7755

Becky Ann Spence
1061 E. Gaslight Drive
Springfield, MO 65810

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913 663-7600
Fax: 913-663-7899

Re:
Owner: Becky Ann Spence
Property Address: 3870 S. Cottage Avenue, Springfield, MO 65808
Loan Servicer: HomeComings Financial, LLC (TX)
Loan No.: 7428200935
File No.: 85163

Dear Becky Ann Spence:

Attached to this letter is an accounting for the amount needed to Reinstate the above referenced mortgage loan through Tuesday, June 10, 2008. Please make certified funds payable to South & Associates, P.C., for the Amount Due stated on Page 2.

Please note that these figures are for the borrower's convenience and we reserve the right to adjust the amount due if they are incorrect for any reason. Funds must be delivered to this office in certified funds (i.e, cashier's check or money order). You must contact this office prior to delivering funds to this office to verify that the amounts stated are still accurate. Once verification has been completed, all payment must be made according to the terms and manner stated in this transmittal.

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Reinstatement Quote

Valid only through 5pm on: Tuesday, June 10, 2008

Servicer: HomeComings Financial, LLC (TX)
Loan No: 7428059091
Casefile No: 85167
Current Owner: Becky Ann Spence
Property Address: 2770 W. Lasalle Street, Springfield, MO 65808

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913-663-7600
Fax: 913-663-7899

Description	Amount	Subtotal
Property Inspection/Maintenance	\$60.00	
Prior billed/paid atty FC	\$100.00	
Prior billed/unpaid atty FC	\$250.00	
NSF Charges	\$40.00	
Late Payments	\$7,707.09	
Late Charges	\$750.75	
BPO/Appraisal	\$195.00	
Subtotal of Servicing Items		\$9,102.84
Atty Fee (Final Foreclosure)	\$650.00	
Subtotal of Fees		\$650.00
Title Commitment	\$250.00	
Recording Fee (Appointment)	\$27.00	
Pub. (Notice of Trustee's Sale)	\$550.00	
Cert Mail - Regular	\$41.28	
Subtotal of Costs		\$868.28
Grand Total:		\$10,621.12

Please refer to page 1 for specific payment instructions.

The Law Firm is a debt collector as defined by the Fair Debt Collection Practices Act. The Law Firm is attempting to collect a debt and any information obtained by the Law Firm will be used for that purpose.

Tuesday, May 20, 2008

417-889-7755

Becky Ann Spence
1061 E. Gaslight Drive
Springfield, MO 65810

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913 663-7600
Fax: 913-663-7899

Re:
Owner: Becky Ann Spence
Property Address: 2770 W. Lasalle Street, Springfield, MO 65808
Loan Servicer: HomeComings Financial, LLC (TX)
Loan No.: 7428059091
File No.: 85167

Dear Becky Ann Spence:

Attached to this letter is an accounting for the amount needed to Reinstate the above referenced mortgage loan through Tuesday, June 10, 2008. Please make certified funds payable to South & Associates, P.C., for the Amount Due stated on Page 2.

Please note that these figures are for the borrower's convenience and we reserve the right to adjust the amount due if they are incorrect for any reason. Funds must be delivered to this office in certified funds (i.e, cashier's check or money order). You must contact this office prior to delivering funds to this office to verify that the amounts stated are still accurate. Once verification has been completed, all payment must be made according to the terms and manner stated in this transmittal.

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Loss Mitigation

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Reinstatement Quote

Valid only through 5pm on: Tuesday, June 10, 2008

Servicer: HomeComings Financial, LLC (TX)
Loan No: 7428201933
Casefile No: 85164
Current Owner: Becky Ann Spence
Property Address: 3864 S. Cottage Avenue, Springfield, MO 65808

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913-663-7600
Fax: 913-663-7899

Description	Amount	Subtotal
Property Inspection/Maintenance	\$60.00	
Billed/paid atty fees/costs	\$100.00	
Billed/unpaid atty fees/costs	\$250.00	
NSF Charges	\$40.00	
Late Payments	\$7,097.46	
Late Charges	\$688.99	
BPO/Appraisal	\$195.00	
Subtotal of Servicing Items		\$8,431.45
Atty Fee (Final Foreclosure)	\$650.00	
Subtotal of Fees		\$650.00
Title Commitment	\$250.00	
Recording Fee (Appointment)	\$27.00	
Pub. (Notice of Trustee's Sale)	\$550.00	
Cert Mail - Regular	\$41.28	
Subtotal of Costs		\$868.28
Grand Total:		\$9,949.73

Please refer to page 1 for specific payment instructions.

The Law Firm is a debt collector as defined by the Fair Debt Collection Practices Act. The Law Firm is attempting to collect a debt and any information obtained by the Law Firm will be used for that purpose.

Tuesday, May 20, 2008

Ms. Spence (fax #417-889-7755)

Becky Ann Spence
3864 S. Cottage Avenue

Springfield, MO 65808

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913 663-7600
Fax: 913-663-7899

Re:

Owner: Becky Ann Spence

Property Address: 3864 S. Cottage Avenue, Springfield, MO 65808

Loan Servicer: HomeComings Financial, LLC (TX)

Loan No.: 7428201933

File No.: 85164

Dear Becky Ann Spence:

Attached to this letter is an accounting for the amount needed to Reinstate the above referenced mortgage loan through Tuesday,

June 10, 2008. Please make certified funds payable to South & Associates, P.C., for the Amount Due stated on Page 2.

Please note that these figures are for the borrower's convenience and we reserve the right to adjust the amount due if they are incorrect for any reason. Funds must be delivered to this office in certified funds (i.e, cashier's check or money order). You must contact this office prior to delivering funds to this office to verify that the amounts stated are still accurate. Once verification has been completed, all payment must be made according to the terms and manner stated in this transmittal.

Sincerely,

Loss Mitigation

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Reinstatement Quote

Valid only through 5pm on: Tuesday, June 10, 2008

Servicer: HomeComings Financial, LLC (TX)
Loan No: 7428202592
Casefile No: 85165
Current Owner: Becky Ann Spence
Property Address: 3877 S. Homewood Avenue, Springfield, MO 65808

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913-663-7600
Fax: 913-663-7899

Description	Amount	Subtotal
Property Inspection/Maintenance	\$607.50	
Foreclosure Fees Billed	\$350.00	
NSF Charges	\$40.00	
Late Payments	\$7,052.50	
Late Charges	\$732.05	
BPO/Appraisal	\$195.00	
Subtotal of Servicing Items		\$8,977.05
Atty Fee (Final Foreclosure)	\$650.00	
Subtotal of Fees		\$650.00
Title Commitment	\$250.00	
Recording Fee (Appointment)	\$27.00	
Pub. (Notice of Trustee's Sale)	\$550.00	
Cert Mail - Regular	\$41.28	
Subtotal of Costs		\$868.28
Grand Total:		\$10,495.33

Please refer to page 1 for specific payment instructions.

The Law Firm is a debt collector as defined by the Fair Debt Collection Practices Act. The Law Firm is attempting to collect a debt and any information obtained by the Law Firm will be used for that purpose.

Friday, May 23, 2008

417-889-7755

Becky Ann Spence
1061 E. Gaslight Drive
Springfield, MO 65810

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913 663-7600
Fax: 913-663-7899

Re:
Owner: Becky Ann Spence
Property Address: 3877 S. Homewood Avenue, Springfield, MO 65808
Loan Servicer: HomeComings Financial, LLC (TX)
Loan No.: 7428202592
File No.: 85165

Dear Becky Ann Spence:

Attached to this letter is an accounting for the amount needed to Reinstate the above referenced mortgage loan through Tuesday, June 10, 2008. Please make certified funds payable to South & Associates, P.C., for the Amount Due stated on Page 2.

Please note that these figures are for the borrower's convenience and we reserve the right to adjust the amount due if they are incorrect for any reason. Funds must be delivered to this office in certified funds (i.e, cashier's check or money order). You must contact this office prior to delivering funds to this office to verify that the amounts stated are still accurate. Once verification has been completed, all payment must be made according to the terms and manner stated in this transmittal.

Sincerely,

Loss Mitigation

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Reinstatement Quote

Valid only through 5pm on: Wednesday, June 11, 2008

Servicer: HomeComings Financial, LLC (TX)
Loan No: 7428201537
Casefile No: 86815
Current Owner: Becky Ann Spence
Property Address: 1413 W. Glenwood Street, Springfield, MO 65807

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913-663-7600
Fax: 913-663-7899

Description	Amount	Subtotal
Property Inspection/Maintenance	\$48.75	
Speedpay fee	\$12.50	
NSF Charges	\$20.00	
Late Payments	\$3,956.96	
Late Charges	\$405.23	
BPO/Appraisal	\$195.00	
Subtotal of Servicing Items		\$4,638.44
Atty Fee (Final Foreclosure)	\$650.00	
Subtotal of Fees		\$650.00
Title Commitment	\$250.00	
Recording Fee (Appointment)	\$37.00	
Pub. (Notice of Trustee's Sale	\$550.00	
Cert Mail - Regular (4 Ltrs)	\$21.08	
Subtotal of Costs		\$858.08
Grand Total:		\$6,146.52

Please refer to page 1 for specific payment instructions.

The Law Firm is a debt collector as defined by the Fair Debt Collection Practices Act. The Law Firm is attempting to collect a debt and any information obtained by the Law Firm will be used for that purpose.

Tuesday, May 20, 2008

Ms. Spence (fax #417-889-7755)

Becky Ann Spence
1413 W. Glenwood Street

Springfield, MO 65807

South & Associates, P.C.
6363 College Blvd., Suite 100
Overland Park, KS 66211
Phone: 913 663-7600
Fax: 913-663-7899

Re:

Owner: Becky Ann Spence
Property Address: 1413 W. Glenwood Street, Springfield, MO 65807
Loan Servicer: HomeComings Financial, LLC (TX)
Loan No.: 7428201537
File No.: 86815

Dear Becky Ann Spence:

Attached to this letter is an accounting for the amount needed to Reinstate the above referenced mortgage loan through Wednesday, June 11, 2008. Please make certified funds payable to South & Associates, P.C., for the Amount Due stated on Page 2.

Please note that these figures are for the borrower's convenience and we reserve the right to adjust the amount due if they are incorrect for any reason. Funds must be delivered to this office in certified funds (i.e, cashier's check or money order). You must contact this office prior to delivering funds to this office to verify that the amounts stated are still accurate. Once verification has been completed, all payment must be made according to the terms and manner stated in this transmittal.

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REFERENCE: # NOV1834

RECEPTION # NOV1834

AFTER RECORDING MAIL TO:

Resmae Mtg Corp

{Space Above This Line For Recording Data}

RECEPTION NO. NOV1834

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on 11/1/2007, among the grantor,
Becky Spence
Po Box 10634
Springfield, MO 65808

("Borrower"), the Public Trustee of Greene
County ("Trustee"), and the beneficiary

which is organized and existing under the laws of Missouri, and whose
address is

("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ 187872).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments,
with the full debt, if not paid earlier, adjusting on: 11/1/2007

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions
and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this
purpose, Borrower, in consideration of the debt and the trust herein created, irrevocably grants and conveys to trustee, in trust, with power of
sale, the following described property located in

Greene County, Missouri

Which has the address of Po Box 10634 Springfield, MO 65808 {Street, City},
Missouri {Zip Code} ("Property Address");

Missouri Single Family-FNMA/FHLMC UNIFORM
INSTRUMENT Form 3006 1/91
Amended 5/91

Actual deed of trust has been recorded in the county clerks office of said county. This is not the deed of trust & is only intended as an example.